

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21032

Subject	Zip Code Tabulation Area : 21032			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	6,923	+/- 514	100.0%	(X)
In labor force	4,835	+/- 463	69.8%	+/- 3.7
Civilian labor force	4,797	+/- 463	69.3%	+/- 3.7
Employed	4,494	+/- 446	64.9%	+/- 3.8
Unemployed	303	+/- 147	4.4%	+/- 2.1
Armed Forces	38	+/- 33	0.5%	+/- 0.5
Not in labor force	2,088	+/- 283	30.2%	+/- 3.7
Civilian labor force	4,797	+/- 463	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	6.3%	+/- 3
Females 16 years and over	3,530	+/- 287	(X)	+/- (X)
In labor force	2,411	+/- 243	68.3%	+/- 4
Civilian labor force	2,411	+/- 243	68.3%	+/- 4
Employed	2,267	+/- 236	64.2%	+/- 4.3
Own children under 6 years	647	+/- 182	(X)	+/- (X)
All parents in family in labor force	419	+/- 178	64.8%	+/- 16.6
Own children 6 to 17 years	1,268	+/- 327	(X)	+/- (X)
All parents in family in labor force	904	+/- 256	71.3%	+/- 15.3
COMMUTING TO WORK				
Workers 16 years and over	4,390	+/- 426	100.0%	(X)
Car, truck, or van -- drove alone	3,827	+/- 413	87.2%	+/- 3.5
Car, truck, or van -- carpooled	215	+/- 95	4.9%	+/- 2.1
Public transportation (excluding taxicab)	67	+/- 66	1.5%	+/- 1.5
Walked	3	+/- 9	0.1%	+/- 0.2
Other means	20	+/- 22	0.5%	+/- 0.5
Worked at home	258	+/- 102	5.9%	+/- 2.3
Mean travel time to work (minutes)	30.4	+/- 2.3	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	4,494	+/- 446	100.0%	(X)
Management, business, science, and arts occupations	2,621	+/- 340	58.3%	+/- 5.6
Service occupations	437	+/- 143	9.7%	+/- 3.1
Sales and office occupations	912	+/- 234	20.3%	+/- 4.3
Natural resources, construction, and maintenance occupations	288	+/- 115	6.4%	+/- 2.5
Production, transportation, and material moving occupations	236	+/- 108	5.3%	+/- 2.4
INDUSTRY				
Civilian employed population 16 years and over	4,494	+/- 446	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	11	+/- 15	0.2%	+/- 0.3
Construction	380	+/- 138	8.5%	+/- 2.9
Manufacturing	264	+/- 134	5.9%	+/- 2.8
Wholesale trade	178	+/- 92	4%	+/- 1.9
Retail trade	398	+/- 138	8.9%	+/- 2.9
Transportation and warehousing, and utilities	201	+/- 91	4.5%	+/- 2
Information	111	+/- 50	2.5%	+/- 1.1
Finance and insurance, and real estate and rental and leasing	214	+/- 78	4.8%	+/- 1.7
Professional, scientific, and management, and administrative and waste	747	+/- 167	16.6%	+/- 3.8
Educational services, and health care and social assistance	961	+/- 214	21.4%	+/- 4.2
Arts, entertainment, and recreation, and accommodation and food services	172	+/- 82	3.8%	+/- 1.8
Other services, except public administration	183	+/- 87	4.1%	+/- 2
Public administration	674	+/- 190	15%	+/- 3.7

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CLASS OF WORKER				
Civilian employed population 16 years and over	4,494	+/- 446	100.0%	(X)
Private wage and salary workers	3,134	+/- 333	69.7%	+/- 4.2
Government workers	1,101	+/- 223	24.5%	+/- 3.9
Self-employed in own not incorporated business workers	256	+/- 102	5.7%	+/- 2.1
Unpaid family workers	3	+/- 6	0.1%	+/- 0.1
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	3,148	+/- 187	100.0%	(X)
Less than \$10,000	33	+/- 50	1%	+/- 1.6
\$10,000 to \$14,999	17	+/- 28	0.5%	+/- 0.9
\$15,000 to \$24,999	57	+/- 44	1.8%	+/- 1.4
\$25,000 to \$34,999	108	+/- 58	3.4%	+/- 1.8
\$35,000 to \$49,999	217	+/- 93	6.9%	+/- 2.9
\$50,000 to \$74,999	386	+/- 156	12.3%	+/- 4.9
\$75,000 to \$99,999	429	+/- 132	13.6%	+/- 4.1
\$100,000 to \$149,999	763	+/- 149	24.2%	+/- 4.8
\$150,000 to \$199,999	382	+/- 139	12.1%	+/- 4.3
\$200,000 or more	756	+/- 147	24%	+/- 4.2
Median household income (dollars)	\$116,847	+/- 6155	(X)	(X)
Mean household income (dollars)	\$152,270	+/- 16081	(X)	(X)
With earnings	2,738	+/- 217	87%	+/- 3.7
Mean earnings (dollars)	\$139,125	+/- 12545	(X)	(X)
With Social Security	845	+/- 134	26.8%	+/- 4.1
Mean Social Security income (dollars)	\$21,455	+/- 2903	(X)	(X)
With retirement income	822	+/- 108	26.1%	+/- 3.5
Mean retirement income (dollars)	\$42,288	+/- 6648	(X)	(X)
With Supplemental Security Income	27	+/- 30	0.9%	+/- 1
Mean Supplemental Security Income (dollars)	\$11,674	+/- 5568	(X)	(X)
With cash public assistance income	68	+/- 81	2.2%	+/- 2.6
Mean cash public assistance income (dollars)	\$3,271	+/- 1012	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	119	+/- 96	3.8%	+/- 3
Families	2,665	+/- 202	100.0%	(X)
Less than \$10,000	33	+/- 50	1.2%	+/- 1.9
\$10,000 to \$14,999	0	+/- 17	0%	+/- 1.3
\$15,000 to \$24,999	14	+/- 21	0.5%	+/- 0.8
\$25,000 to \$34,999	52	+/- 36	2%	+/- 1.3
\$35,000 to \$49,999	134	+/- 80	5%	+/- 3
\$50,000 to \$74,999	299	+/- 149	11.2%	+/- 5.5
\$75,000 to \$99,999	360	+/- 118	13.5%	+/- 4.4
\$100,000 to \$149,999	694	+/- 142	26%	+/- 5.3
\$150,000 to \$199,999	334	+/- 124	12.5%	+/- 4.5
\$200,000 or more	745	+/- 146	28%	+/- 4.9
Median family income (dollars)	\$128,885	+/- 14456	(X)	(X)
Mean family income (dollars)	\$166,114	+/- 18751	(X)	(X)
Per capita income (dollars)	\$55,891	+/- 5742	(X)	(X)
Nonfamily households	483	+/- 128	(X)	(X)
Median nonfamily income (dollars)	\$62,875	+/- 20059	(X)	(X)
Mean nonfamily income (dollars)	\$69,795	+/- 12207	(X)	(X)
Median earnings for workers (dollars)	\$60,075	+/- 9659	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$100,929	+/- 18031	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$62,519	+/- 8097	(X)	(X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	8,580	+/- 755	8,580	(X)
With health insurance coverage	8,334	+/- 744	97.1%	+/- 1.4
With private health insurance	7,769	+/- 685	90.5%	+/- 3.6
With public coverage	1,698	+/- 359	19.8%	+/- 3.7
No health insurance coverage	246	+/- 125	2.9%	+/- 1.4
Civilian noninstitutionalized population under 18 years	1,986	+/- 435	1,986	(X)
No health insurance coverage	9	+/- 13	0.5%	+/- 0.6
Civilian noninstitutionalized population 18 to 64 years	5,495	+/- 468	5,495	(X)
In labor force:	4,470	+/- 438	4,470	(X)
Employed:	4,182	+/- 421	4,182	(X)
With health insurance coverage	4,008	+/- 406	95.8%	+/- 2.4
With private health insurance	3,937	+/- 405	94.1%	+/- 3.6
With public coverage	144	+/- 84	3.4%	+/- 1.9
No health insurance coverage	174	+/- 103	4.2%	+/- 2.4
Unemployed:	288	+/- 144	288%	+/- (X)
With health insurance coverage	269	+/- 143	93.4%	+/- 7.9
With private health insurance	260	+/- 143	90.3%	+/- 9.8
With public coverage	23	+/- 28	8%	+/- 10.5
No health insurance coverage	19	+/- 21	6.6%	+/- 7.9
Not in labor force:	1,025	+/- 231	1,025	(X)
With health insurance coverage	981	+/- 217	95.7%	+/- 4.9
With private health insurance	875	+/- 181	85.4%	+/- 11.6
With public coverage	223	+/- 131	21.8%	+/- 10.4
No health insurance coverage	44	+/- 53	4.3%	+/- 4.9
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	1.2%	+/- 1.9
With related children under 18 years	(X)	+/- (X)	0%	+/- 3.3
With related children under 5 years only	(X)	+/- (X)	0%	+/- 13.9
Married couple families	(X)	+/- (X)	1.5%	+/- 2.2
With related children under 18 years	(X)	+/- (X)	0%	+/- 4.3
With related children under 5 years only	(X)	+/- (X)	0%	+/- 18.3
Families with female householder, no husband present	(X)	+/- (X)	0%	+/- 11.7
With related children under 18 years	(X)	+/- (X)	0%	+/- 17.1
With related children under 5 years only	(X)	+/- (X)	0%	+/- 47.5
All people	(X)	+/- (X)	3.4%	+/- 2.2
Under 18 years	(X)	+/- (X)	0%	+/- 1.8
Related children under 18 years	(X)	+/- (X)	0%	+/- 1.8
Related children under 5 years	(X)	+/- (X)	0%	+/- 7.2
Related children 5 to 17 years	(X)	+/- (X)	0%	+/- 2.3
18 years and over	(X)	+/- (X)	4.3%	+/- 2.8
18 to 64 years	(X)	+/- (X)	5.1%	+/- 3.3
65 years and over	(X)	+/- (X)	0.5%	+/- 1.2
People in families	(X)	+/- (X)	0.8%	+/- 1.3
Unrelated individuals 15 years and over	(X)	+/- (X)	27.7%	+/- 14.8

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.